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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent Office, number 1-571-273-8300, or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope, or filed electronically and addressed to: Mail Stop AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on **February 19, 2010**.

/Michael Chen/

Michael Chen

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No. : 10/657,456 Confirmation No. 9809  
Applicant : Michael Hattersley et al.  
Filed : September 08, 2003  
TC/A.U. : 3691  
Examiner : Shrestha, Bijendra K.  
Docket No. : GP-03-01  
Customer No. : 30349

Title: METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING FINANCIAL ACCOUNTS

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL**

Sir:

Enclosed please find the following:

1. Transmittal (In Duplicate);
2. Response to Office Action mailed August 19, 2009 (11 Pages);
3. Petition for 3 Month Extension of Time (1 Page plus Duplicate);
4. Certificate of Transmission (In Duplicate);
5. Deposit Account Authorization (In Duplicate);

Claim Fee Calculation:

	Claims After Amendment	Previously Paid For	Present Extra	Rate (\$)	Additional Fee (\$)
Total	<b>20</b>	- <b>20</b>	= <b>0</b>	x \$52	<b>\$0</b>
Independent	<b>3</b>	- <b>3</b>	= <b>0</b>	x \$220	<b>\$0</b>

The Commissioner is authorized to charge any deficiencies in fees and credit any overpayment of fees to Deposit Account No. **50-2019**. A duplicate of this transmittal is enclosed.

Respectfully submitted,  
JACKSON & CO., LLP®

Dated: February 19, 2010

By: /Seong-Kun Oh/  
Seong-Kun Oh  
Reg. No. 48,210  
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